

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE: Ashley Nichols

CASE NO. 25-12210
Chapter 13

CERTIFICATE OF MAILING

The undersigned hereby certifies that a true copy of the following document(s):

Motion to Impose Stay with Declaration attached.

were mailed to all persons in interest at the addresses set forth in the exhibit which is attached hereto, electronically or by first class mail, postage prepaid.

This the 16th day of July, 2025.

/ s/ Heidi S. Milam
Heidi S. Milam, 9813
P.O. Box 1169
Southaven, MS 38671
662-349-2322

Locke D. Barkley
Ecf_lbarkley13@lbarkley13.com

Office of the U.S. trustee
USTPRegion.05.AB.ECF@usdoj.gov

Attached Matrix

This the 16th day of July, 2025.

/s/ Heidi S. Milam
Heidi S. Milam

Label Matrix for local noticing

0537-1

Case 25-12210-JDW

Northern District of Mississippi

Aberdeen

Wed Jul 16 11:47:49 CDT 2025

Family Choice Financial

3332 Goodman Rd. E.

Southaven, MS 38672-6433

Document Page 2 of 6

Bank of Holly Springs
 Attn: Bankruptcy
 114 S Memphis St
 Holly Springs, MS 38635-2920

Locke D. Barkley
 6360 I-55 North
 Suite 140
 Jackson, MS 39211-2038

Fidelity National Loans
 P.O. Box 490
 Holly Springs, MS 38635-0490

First Heritage
 101 N MAIN ST.
 Suite 600
 Greenville, SC 29601-4846

(p) LENMARK FINANCIAL SERVICES

2118 USHER ST

COVINGTON GA 30014-2434

Heidi S Milam
 Law Offices of Heidi S. Milam
 P.O. Box 1169
 Southaven, MS 38671-0012

Ashley R Nichols
 5079 Highway 311
 Holly Springs, MS 38635-9571

Resurgent Capital Services

P.O. Box 10587

Greenville, SC 29603-0587

(p) TOWER LOAN
 P O BOX 320001
 FLOWOOD MS 39232-0001

U. S. Trustee
 501 East Court Street, Suite 6-430
 Jackson, MS 39201-5022

William F. Schneller

P.O. Box 417

Holly Springs, MS 38635-0417

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Lendmark Financial Ser

2118 Usher St.

Covington, GA 30014

Tower Loan
 Attn: Bankruptcy
 Po Box 320001
 Flowood, MS 39232

End of Label Matrix	
Mailable recipients	12
Bypassed recipients	0
Total	12

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Ashley Nichols

CASE NO. 25-12210

Chapter 13

MOTION TO IMPOSE STAY

COMES NOW before this Honorable Court, Ashley Nichols, debtor, by and through counsel, and files this Motion to Impose the Stay under 11 U.S.C. § 362 and for cause would show the following:

1. The Debtor filed a Chapter 13 bankruptcy on February 3, 2025, in the Northern District of Mississippi, case number 25-10344 which was dismissed on or about June 17, 2024.
2. That case was dismissed due to failure to make plan payments because debtor failed to appear at the creditor meeting and was behind in her payments. The Debtor is now able to make the plan payments.
3. The Debtor filed the present case in the Northern District of Mississippi on July 15, 2025, in good faith.
4. The Debtor requests that the stay be imposed as to all creditors.

WHEREFORE, PREMISES CONSIDERED, the Debtor prays that this Honorable Court impose the automatic stay as to all creditors as provided in 11 U.S.C. § 362(c)(4)(B).

Respectfully submitted,

/s/ Heidi S. Milam
Heidi S. Milam, Bar No. 9813
Attorney for Debtor
P.O. Box 1169
Southaven, MS 38671
(662) 349-2322

CERTIFICATE OF SERVICE

I, Heidi S. Milam, do hereby certify that I have this day served an accurate copy of the foregoing Motion To Impose the Automatic Stay to all listed on the following Matrix.

This the 16th day of July, 2025.

/s/ Heidi S. Milam
Heidi S. Milam

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Ashley Nichols

**CASE NO. 25-12210
Chapter 13**

**DECLARATION IN SUPPORT OF MOTION TO IMPOSE
THE AUTOMATIC STAY PURSUANT TO 11 U.S.C. §362(c)(4)**

The debtor[s], in support of the Motion to Impose the Automatic Stay, state as follows:

1. [I/We] have personal knowledge of the facts listed in the foregoing situation.
2. [I/We] [am/are] over the age of 18, of sound mind, [am/are] capable of making this Declaration, and [am/are] fully competent to testify to the matters stated herein.
3. [I/We] filed this bankruptcy petition on July 15, 2025.
4. [I/We] previously filed bankruptcy cases:
 - [24-12394], under Chapter 13] on [08/12/24] dismissed on 12/12/24 .
 - [25-10344], under Chapter 13] on [02/03/25] dismissed on 05/06/25
5. [I/We] have had no other pending bankruptcy cases in the preceding one-year period.
6. [I/We] have not had any prior cases[s] dismissed in the past year for any of the following reasons:
 - failure to file or amend the petition or other required documents without substantial excuse;
 - failure to provide adequate protection as ordered by the Court; or
 - failure to perform the terms of a plan confirmed by the Court.
7. [I/We] have had a substantial change in [my/our] financial or personal affairs since the dismissal of the last case, and [I/we] believe that this case will:
 - [If a Chapter 7] be concluded with a discharge; or
 - [If a Chapter 11 or 13] result in a confirmed plan that will be fully performed.

8. Those changes are as follows:

More income.

Check the appropriate box:

If executed within the United States, its territories, possessions or commonwealths:

[I/We] declare under penalty of perjury that the foregoing is true and correct.

If executed outside the United States:

[I/We] declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on: 07/16/25
(date)

/s/ Ashley Nichols
Debtor's Signature

Executed on: _____
(date)

Joint Debtor's Signature (if applicable)